



Order Filed on May 31, 2018  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**Caption in Compliance with D.N.J. LBR 9004-1**

DENISE CARLON, ESQUIRE

KML LAW GROUP, P.C.

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Attorneys for Movant

Ditech Financial LLC

In Re:

Stanley J. Yasik, IV,

Debtor.

Case No.: 18-13437 ABA

Adv. No.:


Hearing Date: 5/23/18 @ 9:00 a.m.

Judge: Andrew B. Altenburg Jr.

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S  
CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED**

**DATED: May 31, 2018**

  
\_\_\_\_\_  
Honorable Andrew B. Altenburg, Jr.  
United States Bankruptcy Court

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Debtor: Stanley J. Yasik IV

Case No.: 18-13437 ABA

Caption: **ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO  
DEBTOR'S CHAPTER 13 PLAN**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Bayview Loan Servicing, LLC, holder of a mortgage on real property located at 1518 Yacht Ave 104, Cape May, NJ, 08204, Denise Carlon appearing, by way of objection to the confirmation of Debtor's Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and Victoria A. Steffen, Esquire, attorney for Debtor, Stanley J. Yasik, IV, and for good cause having been shown;

It **ORDERED, ADJUDGED and DECREED** that Debtor agrees to attempt to sell the subject property or pay off the subject mortgage loan by October 31, 2018; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that the Debtor is to make adequate protection payments of \$500.00 while the sale is pending directly to Secured Creditor outside the plan beginning June 1, 2018; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that these payments represent payment of the post-petition tax and insurance payments that become due; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that if the sale of the property is unsuccessful, Debtor shall modify the plan to address Secured Creditor's pre-petition and post-petition arrears, either by curing the arrears, surrendering the subject property, or in a manner otherwise permitted by the code; and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtors' Chapter 13 bankruptcy proceeding, if any post-petition payments are not received within 30 days of the date on which they are due, or if the property is not sold by October 31, 2018, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating the property was not sold or the mortgage loan was not paid in full, and Debtors shall have fourteen days to respond; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.



**Certificate of Notice Page 4 of 4**  
United States Bankruptcy Court  
District of New Jersey

In re:  
Stanley J. Yasik, IV  
Debtor

Case No. 18-13437-ABA  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: May 31, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 02, 2018.

db +Stanley J. Yasik, IV, 1520 Yacht Ave #104, Cape May, NJ 08204-5223

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 02, 2018

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 31, 2018 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Ditech Financial LLC dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,  
summarymail@standingtrustee.com  
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Rebecca Ann Solarz on behalf of Creditor Ditech Financial LLC rsolarz@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov  
Victoria A. Steffen on behalf of Debtor Stanley J. Yasik, IV vsteffen@verizon.net,  
G30369@notify.cincompass.com

TOTAL: 6